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What is claimed is:

1. A smart card for providing gaming services, said smart card providing:
a card substrate;
- 5 an interface located on said substrate for communicating with a master gaming controller of a gaming machine;
a processor and memory located on said substrate and configured to execute one or more of the following gaming applications: a bonus game application, a progressive game application, a voucher application allowing a player to cash out a
10 certain amount of winnings; and a payable application for selecting a particular payable from among a plurality of payables.
2. The smart card of claim 1, wherein the gaming application is the bonus game application.
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3. The smart card of claim 1, wherein the gaming application is the voucher application.
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4. The smart card of claim 1, wherein the gaming application is the progressive game application.
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5. The smart card of claim 1, wherein the gaming application is the payable application.
6. The smart card of claim 1, further comprising:
one or more of the following game applications; a bingo bonus game application, and a lottery game application, a keno game application, a pull tab game application and a bingo progressive game application..
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7. The smart card of claim 1, wherein said memory stores one or more of player tracker information, loyalty points, paytables, game components, game play history information, bonus game information, progressive game information and voucher information.

8. The smart card of claim 7, wherein the smart card is adapted to be accepted at multiple venues and wherein at least one of the vouchers and loyalty points are transferable across said venues.
- 5 9. The smart card of claim 8, wherein the multiple venues are selected from the group consisting of casinos, hotels, restaurants, retail stores and bars.
- 10 10. The smart card of claim 1, wherein the processor is a microcontroller having firmware.
11. The smart card of claim 1, wherein the processor is a general purpose microprocessor.
- 15 12. The smart card of claim 1, wherein the memory is a flash memory.
13. The smart card of claim 1, further comprising a battery.
- 20 14. The smart card of claim 1, wherein said memory stores one or more communication protocols allowing the smart card to communicate with at least one of a gaming machine, a game service server and a gaming peripheral.
- 25 15. The smart card of claim 1, further comprising:
one or more shared memory locations located in said memory wherein said one or more shared memory locations store data utilized by a plurality of gaming applications executed on said smart card.
16. A gaming machine for executing a game play with the aid of a smart card, the gaming machine comprising:
a master gaming controller designed or configured to present a game on the gaming machine using (a) gaming instructions generated by a processor on the smart card and (b) gaming instructions resident on the master gaming controller; and
a smart card reader providing a communication interface between said smart card and said master gaming controller.
- 30 17. The gaming machine of claim 16, further comprising:

a network communication interface wherein the smart card communicates with a game service server using said network communication interface.

18. The gaming machine of claim 17, wherein the game service server is
5 selected from the group consisting of an accounting server, a bonus game server, a progressive server, a player tracking server and a cashless system server.

19. The gaming machine of claim 16, wherein the gaming instructions generated by a processor on the smart card specify a progressive game that affects a
10 game presentation on the gaming machine.

20. The gaming machine of claim 16, wherein the gaming instructions generated by a processor on the smart card specify a payable used by the gaming machine in a game presentation.
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21. The gaming machine of claim 16, further comprising:
a speaker.

22. The gaming machine of claim 21, wherein said speaker outputs audio
20 components stored in a memory on said smart card.

23. The gaming machine of claim 16,
a graphical display.

25 24. The gaming machine of claim 23, wherein said graphical display outputs graphical components stored in a memory on said smart card.

26. The gaming machine of claim 16, wherein the gaming instructions generated by a processor on the smart card specify a bonus game that affects a game
30 presentation on the gaming machine.

26. The gaming machine of claim 16, wherein the game is selected from the group consisting of a video black jack game, a video slot game, a mechanical slot game, a video poker game, a video keno game, a video pachinko game and a video card game.

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27. In a gaming machine, a method for executing a game play on the gaming machine with the aid of a smart card, the method comprising:
- 5 receiving a signal indicating a smart card has been inserted in a smart card reader on the gaming machine;
- establishing communications with said smart card;
- receiving gaming instructions from one or more gaming applications executed by a processor on the smart card; and
- 10 presenting a game play on the gaming machine using the gaming instructions from the smart card and using gaming instructions generated by a master gaming controller resident on the gaming machine.
28. The method of claim 27, further comprising:
- 15 authenticating the smart card.
29. The method of claim 27, further comprising:
- receiving a list of gaming applications available on the smart card from the smart card.
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30. The method of claim 29, further comprising:
- selecting a gaming application from the list of gaming applications and requesting the smart card to execute the selected gaming application.
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31. The method of claim 27, further comprising:
- sending gaming machine identification information to the smart card.
32. The method of claim 27, wherein the gaming instructions include one or more of player tracking information, loyalty points, paytables, game components, game configuration information, a game play history, progressive game information, bonus game information and voucher information.
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33. The method of claim 32, wherein the game component includes at least one of a graphical game component and an audio game component.

34. The method of claim 32, wherein the game configuration information is selected from the group consisting of a game type, a game version, a game background, a game denomination and a game wager amount.

5 35. The method of claim 27, further comprising:
in response to the gaming instruction received from the smart card,
communicating with a remote game server.

10 36. The method of claim 27, further comprising:
sending game play information to the smart card.

37. The method of claim 27, wherein the game play is for a video black jack game, a video slot game, a mechanical slot game, a video poker game, a video keno game, a video pachinko game and a video card game.

15 38. The method of claim 27, further comprising:
downloading a gaming application stored on the smart card and executing said gaming application on the gaming machine.

20 39. The method of claim 27, further comprising:
downloading a game stored on the smart card and executing said game on the gaming machine.

40. The method of claim 39, wherein the game is a pull tab game.

25 41. In a smart card, a method for executing a game play on a gaming machine with the aid of the smart card, the method comprising:
receiving a signal indicating the smart card has been inserted in a smart card reader;
30 establishing communications with the gaming machine;
determining that a gaming application is to be executed by the smart card;
executing said gaming application using a processor on the smart card; and

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sending gaming instructions generating during execution of the gaming application to the gaming machine wherein said gaming instructions are used to present a game play on the gaming machine.

5 42. The method of claim 41, further comprising:
 sending a list of gaming applications available on the smart card to the gaming machine.

10 43. The method of claim 41, further comprising:
 sending authentication information to the gaming machine.

15 44. The method of claim 41, further comprising:
 receiving gaming machine identification information from the gaming machine.

20 45. The method of claim 44, wherein the gaming machine identification information includes a gaming machine identifier and a list of gaming applications supported by the gaming machine.

25 46. The method of claim 41, further comprising:
 receiving game play information from the gaming machine.

30 47. The method of claim 41, further comprising:
 establishing communications with a game service server using a communication interface residing on the gaming machine and
 communicating with said game service server.

35 48. The method of claim 47, wherein the game service server is selected from the group consisting of an accounting server, a bonus game server, a progressive server, a player tracking server and a cashless system server.

40 49. The method of claim 41, wherein the gaming application is selected from the group consisting of a bonus game application, a progressive game application, a payable selection application or a voucher application.

50. The method of claim 41, wherein the game instruction include: player tracker information, loyalty points, paytables, game component information, game configuration information, game play history information, bonus game information, progressive game information and voucher information.

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51. The method of claim 50, wherein the game component information includes at least one of graphical game component and a audio game component.

52. The method of claim 50, wherein the game configuration information 10 is selected from the group consisting of a game type, a game version, a game background, a game denomination and a game wager amount.

53. The method of claim 50, wherein the smart card is adapted to be accepted at multiple venues and wherein at least one of the vouchers and loyalty 15 points are transferable across said venues.

54. The method of claim 53, wherein the multiple venues are selected from the group consisting of casinos, hotels, restaurants, retail stores and bars.

55. A gaming machine for executing a game play with the aid of a 20 personal digital assistant (PDA), the gaming machine comprising:

a master gaming controller configured to present a game on the gaming machine using (a) gaming instructions generated by a processor on the PDA and (b) gaming instructions resident on the master gaming controller; and

25 a communication interface between said personal digital and said master gaming controller.

56. The gaming machine of claim 55, wherein the communication interface is a wireless communication interface or a wired communication interface.

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57. In a gaming machine, a method for executing a game play on the gaming machine with the aid of a personal digital assistant (PDA), the method comprising:

receiving an input signal requesting a communication link with the PDA;

establishing communications with said PDA;
receiving gaming instructions from one or more gaming applications executed
by a processor on the PDA; and

- 5 presenting a game play on the gaming machine using the gaming instructions
from the PDA and using gaming instructions generated by a master gaming controller
resident on the gaming machine.

58. In a personal digital assistant (PDA), a method for executing a game
play on a gaming machine with the aid of the PDA, the method comprising:

- 10 sending a signal requesting a communication link with the gaming machine;
establishing communications with the gaming machine;
determining that a gaming application is to be executed by the PDA;
executing said gaming application using a processor on the PDA; and
sending gaming instructions generated during execution of the gaming
15 application to the gaming machine wherein said gaming instructions are used to
present a game play on the gaming machine.